## Cancer remains leading cause of death and illness in Carlow as Irish Life pays out over €2.9 million in claims during 2015

- Over €1.7 million paid out in Life Insurance to families of 21 people who died
- Over €1.2 million paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Carlow accounting for 49% of all claims
- The average age of death claims in Carlow was 67 years, and 53 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Carlow during 2015. Over €2.9 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 49% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.7 million for 21 Life Insurance claims in County Carlow and a further €1.2 million for 16 Specified Illness claims. Cancer was again the main cause of both Life Insurance (33%) and Specified Illness claims (69%), followed by heart related conditions which accounted for 19% of deaths and 25% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Carlow was 67 years, while the average age of those with Specified Illness claims was 53 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were

due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

## For further information please contact

Sheila Gahan or Ruth Doyle at Wilson Hartnell, Tel 01 6690030; Mobile: 087-234 2409 (Sheila) or 087 944 8134 (Ruth); email: <a href="mailto:sheila.gahan@ogilvy.com">sheila.gahan@ogilvy.com</a> or <a href="mailto:ruth.doyle@ogilvy.com">ruth.doyle@ogilvy.com</a>

#### **Notes to editors**

### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

#### **About Irish Life:**

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## Cancer remains leading cause of death and illness in Cavan as Irish Life pays out €3.9 million in claims during 2015

- Over €2.6 million paid out in Life Insurance to families of 27 people who died
- Over €1.2 million paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Cavan accounting for 51% of all claims
- The average age of death claims in Cavan was 60 years, and 52 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Cavan during 2015. Over €3.9 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2.6 million for 27 Life Insurance claims in County Cavan and a further €1.2 million for 22 Specified Illness claims. Cancer was again the main cause of both Life Insurance (44%) and Specified Illness claims (59%), while heart related conditions accounted for 15% of deaths and 18% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Cavan was 60 years, while the average age of those with Specified Illness claims was 52 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were

due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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## Cancer remains leading cause of death and illness in Clare as Irish Life pays out over €3.7 million in claims during 2015

- Over €2.8 million paid out in Life Insurance to families of 36 people who died
- Over € 974,540 paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Clare accounting for 58% of all claims
- The average age of death claims in Clare was 61 years, and 54 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Clare during 2015. Over €3.7 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 58% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid almost €2.8 million for 36 Life Insurance claims in County Clare and a further €974,540 for 16 Specified Illness claims. Cancer was again the main cause of both Life Insurance (50%) and Specified Illness claims (75%), followed by heart related conditions which accounted for 14% of deaths and 13% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Clare was 61 years, while the average age of those with Specified Illness claims was 54 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he

highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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## Cancer remains leading cause of death and illness in Connacht as Irish Life pays out over €17.4 million in claims during 2015

- Over €11.4 million paid out in Life Insurance for families of 149 people who died
- Over €6 million paid to 100 Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Connaught accounting for 51% of all claims
- The average age of death in Connaught was 60 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in Connacht during 2015. Over €17.4 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €11.4 million for 149 Life Insurance claims in Connacht and a further €6 million for 100 Specified Illness claims. Cancer was again the main cause of both Life Insurance (42%) and Specified Illness claims (64%), followed by heart related conditions which accounted for 13% of deaths and 19% of Specified Illnesses.

In 2015 the average age of our death claims in Connaught was 60 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out

of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

### **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

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# Cancer remains leading cause of death and illness in Cork as Irish Life pays out over €12.7 million in claims during 2015

- Over €7.4 million paid out in Life Insurance for families of 140 people who died
- €5.3 million paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Cork accounting for 49% of all claims
- The average age of death claims in Cork was 67 years, and 54 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Cork during 2015. Over €12.7 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 49% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million for 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €7.4 million for 140 Life Insurance claims in County Cork and a further €5.3 million for 95 Specified Illness claims. Cancer was again the main cause of both Life Insurance (34%) and Specified Illness claims (72%), with heart related conditions accounting for 14% of deaths and 12% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Cork was 67 years, while the average age of those with Specified Illness claims was 54 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he

highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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## Cancer remains leading cause of death and illness in Donegal as Irish Life pays out €4.2 million in claims during 2015

- Almost €4.2 million paid out for 66 Life Insurance and Specified Illness Cover claims
- Cancer was the biggest cause of claims in Donegal accounting for 50% of all claims
- The average age of death claims in Donegal was 55 years, and 55 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Donegal during 2015. Almost €4.2 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 50% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid €2.6 million for 40 Life Insurance claims in County Donegal and a further €1.6 million for 26 Specified Illness claims. Cancer was again the main cause of both Life Insurance (48%) and Specified Illness claims (54%), while heart related conditions accounted for 13% of deaths and 20% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Donegal was 55 years, while the average age of those with Specified Illness claims was 55 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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## Cancer remains leading cause of death and illness in Dublin as Irish Life pays out over €44 million in claims during 2015

- €34.4 million paid out in Life Insurance for families of 559 people who died
- €10.5 million paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Dublin accounting for 44% of all claims
- The average age of death claims in Dublin was 65 years, and 52 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in Dublin during 2015. Over €44 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 44% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €34.4 million for 559 Life Insurance claims in Dublin and a further €10.5 million for 174 Specified Illness claims. Cancer was again the main cause of both Life Insurance (40%) and Specified Illness claims (59%), while heart related conditions accounted for 11% of deaths and 20% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Dublin was 65 years, while the average age of those with Specified Illness claims was 52 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out

of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

### **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
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- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

#### **About Irish Life:**

Irish Life is one of Ireland's leading financial services companies with over 1 million customers. For over 75 years, we've been helping people in Ireland look after their life insurance, pension and investment needs.

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Great-West Lifeco and its subsidiaries – including The Great-West Life Assurance Company which was founded in Winnipeg, Canada more than a century ago - have approximately \$1.2 trillion in consolidated assets under administration and are members of the Power Financial Corporation group of companies.

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## Cancer remains leading cause of death and illness in Galway as Irish Life pays out over €6.8 million in claims during 2015

- Over €6.8 million paid out in Life Insurance and Specified Illness claims for 88 families.
- Cancer was the biggest cause of claims in Galway accounting for 57% of all claims
- The average age of death in Galway was 61 years, and 53 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Galway during 2015. Over €6.8 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 57% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €5.2 million for 55 Life Insurance claims in County Galway and a further €1.6 million for 33 Specified Illness claims. Cancer was again the main cause of both Life Insurance (47%) and Specified Illness claims (73%), while accidents made up 15% of deaths and heart related conditions accounted for 12% of Specified Illness claims.

In 2015 the average age of our Life Insurance claims in Galway was 61 years, while the average age of those with Specified Illness claims was 53 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## Examples of Irish Life Claims Paid nationally in 2015

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s
   who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life
   Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack
  just weeks after their cover started and received a payment of €70,000

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## Cancer remains leading cause of death and illness in Kerry as Irish Life pays out over €3.3 million in claims during 2015

- Over €3.3 million paid out in Life Insurance and Specified Illness Claims for 67 families.
- Cancer was the biggest cause of claims in Kerry accounting for 54% of all claims
- The average age of death claims in Kerry was 60 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Kerry during 2015. Over €3.3 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 54% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2 million for 40 Life Insurance claims in County Kerry and a further €1.3 million for 27 Specified Illness claims. Cancer was again the main cause of both Life Insurance (43%) and Specified Illness claims (70%), while heart related conditions accounted for 18% of deaths and 11% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Kerry was 60 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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can continuously enhance our leading range of products and services.

## Cancer remains leading cause of death and illness in Kildare as Irish Life pays out over 8.6 million in claims during 2015

- Over €6.1 million paid out in Life Insurance to families of 80 people who died
- Over €2.5 million paid to Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Kildare accounting for 51% of all claims
- The average age of death claims in Kildare was 61 years, and 54 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Kildare during 2015. Over €8.6 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €6.1 million for 80 Life Insurance claims in County Kildare and a further €2.5 million for 36 Specified Illness claims. Cancer was again the main cause of both Life Insurance (49%) and Specified Illness claims (56%), while heart related conditions accounted for 11% of deaths and 25% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Kildare was 61 years, while the average age of those with Specified Illness claims was 54 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out

of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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## Cancer remains leading cause of death and illness in Kilkenny as Irish Life pays out over €2.1 million in claims during 2015

- Over €2.1 million paid out for Life Insurance and Specified Illness Claims for 29 families.
- Cancer was the biggest cause of claims in Kilkenny accounting for 69% of all claims
- The average age of death claims in Kilkenny was 59 years, and 48 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Kilkenny during 2015. Over €2.1 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 69% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €884,000 for 14 Life Insurance claims in County Kilkenny and a further €1.2 million for 15 Specified Illness claims. Cancer was again the main cause of both Life Insurance (71%) and Specified Illness claims (67%), followed by heart related conditions which accounted for 21% of deaths and 20% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Kilkenny was 59 years, while the average age of those with Specified Illness claims was 48 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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## Cancer remains leading cause of death and illness in Laois as Irish Life pays out over €1.8 million in claims during 2015

- Cancer was the biggest cause of claims in Laois accounting for 35% of all claims
- The average age of death claims in Laois was 60 years, and 56 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Laois during 2015. Over €1.8 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 35% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.4 million for 22 Life Insurance claims in County Laois and just under €400,000 for 7 Specified Illness claims. Cancer was again the main cause of both Life Insurance (32%) and Specified Illness claims (43%), followed by heart related conditions which accounted for 23% of deaths and 43% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Laois was 60 years, while the average age of those with Specified Illness claims was 56 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
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Irish Life Assurance plc is regulated by the Central Bank of Ireland.

## Cancer remains leading cause of death and illness in Leitrim as Irish Life pays out €789,000 in claims during 2015

- Cancer was the biggest cause of claims in Leitrim accounting for 63% of all claims
- The average age of death claims in Leitrim was 69 years, and 53 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Leitrim during 2015. Over €789,000 was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 63% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €789,000 for 19 Life Insurance and Specified Illness claims in County Leitrim. Cancer was again the main cause of both Life Insurance (36%) and Specified Illness claims (100%), while heart related conditions accounted for 9% of deaths.

In 2015 the average age of Life Insurance claims in Leitrim was 69 years, while the average age of those with Specified Illness claims was 53 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
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# Cancer remains leading cause of death and illness in Limerick as Irish Life pays out over €4.4 million in claims during 2015

- Over €4.4 million paid for 76 families of Life Insurance and Specified Illness Claims.
- Cancer was the biggest cause of claims in Limerick accounting for 51% of all claims
- The average age of death claims in Limerick was 62 years, and 56 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Limerick during 2015. Over €4.4 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2.5 million for 46 Life Insurance claims in County Limerick and a further € 1.9 million for 30 Specified Illness claims. Cancer was again the main cause of claims for Life Insurance (61%) and Specified Illness (56%). Heart related conditions accounted for 37% of Specified Illness claims.

In 2015 the average age of our Life Insurance claims in Limerick was 62 years, while the average age of those with Specified Illness claims was 56 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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# Cancer remains leading cause of death and illness in Longford as Irish Life pays out over €1 million in claims during 2015

- Over €1 million paid out for Life Insurance and Specified Illness Claims for 21 families
- Cancer was the biggest cause of claims in Longford accounting for 57% of all claims
- The average age of death claims in Longford was 66 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Longford during 2015. Over €1 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 57% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €596,000 for 15 Life Insurance claims in County Longford and a further €419,000 for 6 Specified Illness claims. Cancer was again the main cause of both Life Insurance (47%) and Specified Illness claims (83%), while heart related conditions accounted for 20% of deaths and stroke made up 17% of Specified Illness claims.

In 2015 the average age of our Life Insurance claims in Longford was 66 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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can continuously enhance our leading range of products and services.

# Cancer remains leading cause of death and illness in Louth as Irish Life pays out over €8.5 million in claims during 2015

- Over €5.9 million paid out in Life Insurance to families of 67 people who died
- Over €2.6 million paid to 37 Specified Illness Cover claimants
- Cancer was the biggest cause of claims in Louth accounting for 53% of all claims
- The average age of death claims in Louth was 59 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Louth during 2015. Over €8.5 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 53% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €5.9 million for 67 Life Insurance claims in County Louth and a further €2.6 million for 37 Specified Illness claims. Cancer was again the main cause of both Life Insurance (40%) and Specified Illness claims (76%), while heart related conditions accounted for 12% of deaths and 8% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Louth was 59 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

Martin Duffy, Head of Underwriting and Protection Claims, Irish Life confirmed that Irish Life paid 95% of all claims it received last year and that most of the small number of claims it declined were due to non-disclosure of medical information or the illnesses not being covered. In addition he highlighted that people tend to be very surprised how quickly many claims are now paid, with 3 out

of every 4 Specified Illness claims being paid within four weeks of Irish Life receiving the completed claim forms.

## **Examples of Irish Life Claims Paid nationally in 2015**

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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# Cancer remains leading cause of death and illness in Mayo as Irish Life pays out over €2.2 million in claims during 2015

- Over €2.2 million paid out in Life Insurance and Specified Illness Claims for 47 families
- Cancer was the biggest cause of claims in Mayo accounting for 55% of all claims
- The average age of death claims in Mayo was 56 years, and 50 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Mayo during 2015. Over €2.2 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 55% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.1 million for 24 Life Insurance claims in County Mayo and a further €1.1 million for 23 Specified Illness claims. Cancer was again the main cause of both Life Insurance (42%) and Specified Illness claims (70%), while heart related conditions accounted for 13% of deaths and 13% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Mayo was 56 years, while the average age of those with Specified Illness claims was 50 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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# Cancer remains leading cause of death and illness in Meath as Irish Life pays out over € 7.7 million in claims during 2015

- Over €7.7 million paid out for Life Insurance and Specified Illness Claims for 99 families.
- Cancer was the biggest cause of claims in Meath accounting for 36% of all claims
- The average age of death claims in Meath was 62 years, and 49 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Meath during 2015. Over €7.7 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 36% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €4.5 million for 54 Life Insurance claims in County Meath and almost €3.2 million for 45 Specified Illness claims. Cancer was again the main cause of both Life Insurance (30%) and Specified Illness claims (44%), followed by heart related conditions which accounted for 24% of deaths and 27% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Meath was 62 years, while the average age of those with Specified Illness claims was 49 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack
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# Cancer remains leading cause of death and illness in Monaghan as Irish Life pays out over €2.1 million in claims during 2015

- Over €2.1 million paid out in Life Insurance and Specified Illness claims for 33 families.
- Cancer was the biggest cause of claims in Monaghan accounting for 39% of all claims
- The average age of death claims in Monaghan was 56 years, and 57 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Monaghan during 2015. Over €2.1 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 39% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.4 million for 21 Life Insurance claims in County Monaghan and a further €654,000 for 12 Specified Illness claims. Cancer was again the main cause of both Life Insurance (38%) and Specified Illness claims (42%), followed by heart related conditions which accounted for 10% of deaths and 8% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Monaghan was 56 years, while the average age of those with Specified Illness claims was 57 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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# Cancer remains leading cause of death and illness in Offaly as Irish Life pays out over €2.2 million in claims during 2015

- Over €2.2 million paid out in Life Insurance and Specified Illness Claims for 32 families
- Cancer was the biggest cause of claims in Offaly accounting for 28% of all claims
- The average age of death claims in Offaly was 58 years, and 46 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Offaly during 2015. Over €2.2 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 28% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.2 million for 20 Life Insurance claims in County Offaly and a further €991,000 for 12 Specified Illness claims. Cancer was again the main cause of both Life Insurance (25%) and Specified Illness claims (33%), with accidents accounting for 10% of death claims and heart related conditions for 33% of Specified Illness claims.

In 2015 the average age of our Life Insurance claims in Offaly was 58 years, while the average age of those with Specified Illness claims was 46 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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# Cancer remains leading cause of death and illness in Roscommon as Irish Life pays out over €2.3 million in claims during 2015

- Over €2.3 million paid out in Life Insurance and Specified Illness Claims for 37 families
- Cancer was the biggest cause of claims in Roscommon accounting for 43% of all claims
- The average age of death claims in Roscommon was 69 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Roscommon during 2015. Over €2.3 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 43% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.1 million for 20 Life Insurance claims in County Roscommon and a further €1.2 million for 17 Specified Illness claims. Cancer was again the main cause of both Life Insurance (40%) and Specified Illness claims (47%), followed by heart related conditions which accounted for 15% of deaths and 35% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Roscommon was 69 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
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# Cancer remains leading cause of death and illness in Sligo as Irish Life pays out over €3 million in claims during 2015

- Over €3 million paid out in Life Insurance and Specified Illness claims for 26 families
- Cancer was the biggest cause of claims in Sligo accounting for 50% of all claims
- The average age of death claims in Sligo was 53 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Sligo during 2015. Over €3 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 50% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2.2 million for 19 Life Insurance claims in County Sligo and a further €719,000 for 7 Specified Illness claims. Cancer was again the main cause of both Life Insurance (47%) and Specified Illness claims (57%), followed by heart related conditions which accounted for 26% of deaths and 29% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Sligo was 53 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

## For further information or to arrange an interview please contact:

Ruth Doyle at Wilson Hartnell, Tel 01 6690030; Mobile: 087 944 8134;

email: ruth.doyle@ogilvy.com

#### Notes to editors

#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

#### **About Irish Life:**

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service. As part of Great-West, we have access to experience and expertise on a global scale, so we can continuously enhance our leading range of products and services.

# Cancer remains leading cause of death and illness in Tipperary as Irish Life pays out over €4.6 million in claims during 2015

- Over €4.6 million paid out in Life Insurance and Specified Illness claims for 69 families
- Cancer was the biggest cause of claims in Tipperary accounting for 57% of all claims
- The average age of death claims in Tipperary was 63 years, and 51 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Tipperary during 2015. Over €4.6 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 57% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2.9 million for 49 Life Insurance claims in County Tipperary and a further €1.7 million for 20 Specified Illness claims. Cancer was again the main cause of both Life Insurance (45%) and Specified Illness claims (85%), while heart related conditions accounted for 8% of deaths and 5% of Specified Illnesses.

In 2015 the average age of our death claims in Tipperary was 63 years, while the average age of those with Specified Illness claims was 51 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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#### **Notes to editors**

#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

**Specified Illness Cover** policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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can continuously enhance our leading range of products and services.

# Cancer remains leading cause of death and illness in Waterford as Irish Life pays out over €3.8 million in claims during 2015

- Over €3.8 million paid out in Life Insurance and Specified Illness claims for 49 families
- Cancer was the biggest cause of claims in Waterford accounting for 51% of all claims
- The average age of death claims in Waterford was 62 years, and 52 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Waterford during 2015. Over €3.8 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid almost €2.9 million for 35 Life Insurance claims in County Waterford and a further €941,000 for 14 Specified Illness claims. Cancer was again the main cause of both Life Insurance (51%) and Specified Illness claims (50%), while heart related conditions accounted for 11% of deaths and 29% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Waterford was 62 years, while the average age of those with Specified Illness claims was 52 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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#### **Notes to editors**

#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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can continuously enhance our leading range of products and services.

# Cancer remains leading cause of death and illness in Westmeath as Irish Life pays out over €2.5 million in claims during 2015

- Over €2.5 million paid out in Life Insurance and Specified Illness Claims for 37 families
- Cancer was the biggest cause of claims in Westmeath accounting for 38% of all claims
- The average age of death claims in Westmeath was 63 years, and 50 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Westmeath during 2015. Over €2.5 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 38% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €1.4 million for 23 Life Insurance claims in County Westmeath and a further €1.1 million for 14 Specified Illness claims. Cancer was again the main cause of both Life Insurance (26%) and Specified Illness claims (57%), followed by heart related conditions which accounted for 13% of deaths and 14% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Westmeath was 63 years, while the average age of those with Specified Illness claims was 50 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

## For further information or to arrange an interview please contact:

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### **Notes to editors**

#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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# Cancer remains leading cause of death and illness in Wexford as Irish Life pays out over €4 million in claims during 2015

- Over €4 million paid out in Life Insurance and Specified Illness claims for 74 families
- Cancer was the biggest cause of claims in Wexford accounting for 57% of all claims
- The average age of death claims in Wexford was 65 years, and 50 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Wexford during 2015. Over €4 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 57% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €2.8 million for 47 Life Insurance claims in County Wexford and a further €1.2 million for 27 Specified Illness claims. Cancer was again the main cause of both Life Insurance (40%) and Specified Illness claims (85%), while heart related conditions accounted for 19% of deaths and 3% of Specified Illnesses.

In 2015 the average age of our death claims in Wexford was 65 years, while the average age of those with Specified Illness claims was 50 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to protect themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack just weeks after their cover started and received a payment of €70,000

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#### **Notes to editors**

#### About the data

Each year, Irish Life releases its annual claims statistics, which detail the types and size of claims made in a 12 month period in relation to Life Insurance claims, Accidental Death claims and Specified Illness Cover.

**Life Insurance** policies pay out agreed amounts to the estate of a policyholder in the event of their death.

Specified Illness Cover policies pay out to customers who contract specified illnesses. Specified Illness Cover provides a lump sum in the event that a person contracts one of the illnesses covered under the plan. Irish Life has extended the list of illnesses it covers for any new plans and now pays out the full lump sum for 44 illnesses and a partial payment of €15,000 for 21 milder but still life altering illnesses.

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can continuously enhance our leading range of products and services.

# Cancer remains leading cause of death and illness in Wicklow as Irish Life pays out almost €6 million in claims during 2015

- Almost €6 million paid out in Life Insurance and Specified Illness for 78 families
- Cancer was the biggest cause of claims in Wicklow accounting for 51% of all claims
- The average age of death claims in Wicklow was 59 years, and 50 years for Specified Illness claims

**07 March 2016** – Irish Life, Ireland's leading life insurance company, has published its annual claims report which shows that cancer remained the leading cause of death and illness in County Wicklow during 2015. Over €5.9 million was paid out in Life Insurance and Specified Illness claims in the county with cancer accounting for 51% of the claims. These figures are part of an overall national analysis of the illnesses and conditions that led to payments of over €204 million to 5,500 customers and their families affected by illness and death during 2015.

The report confirms that Irish Life paid over €4.2 million for 60 Life Insurance claims in County Wicklow and a further €1.7 million for 18 Specified Illness claims. Cancer was again the main cause of both Life Insurance (40%) and Specified Illness claims (89%), while heart related conditions accounted for 10% of deaths and 6% of Specified Illnesses.

In 2015 the average age of our Life Insurance claims in Wicklow was 59 years, while the average age of those with Specified Illness claims was 50 years.

Commenting on the data Gerry Hassett, Managing Director, Irish Life Retail said that the scale of the claims paid out by Irish Life during 2015 highlighted how important it is for people to arrange protection for themselves and their families. "When you consider that we paid out an average of almost €4 million a week to people and families affected by illness and death, and that 40% of our specified illness claims were to people under 50 years of age, it really shows how insurance can help ease the financial burden for families at difficult times," he said

As part of the report Irish Life highlighted that many people diagnosed with a terminal illness, likely to lead to their death within 12 months, may not realise that they may be eligible to claim some, or all, of their Life Insurance benefits before they die. Irish Life highlighted this issue as it had noticed an unexpected reduction in the number of terminal illness claims paid in 2015.

- The largest Life Insurance claim of €938,000 was paid out to the family of a claimant in his 50s
   who died of colon cancer
- €624,000 in Life Insurance was paid to the estate of a claimant in their 50s who died of cancer
- The family of a claimant in their 30s who died of breast cancer received €370,000 in Life
   Insurance on a plan that had started within a few years
- The earliest Specified Illness claim paid was to a worker in their 30s who had a heart attack
  just weeks after their cover started and received a payment of €70,000

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#### **Notes to editors**

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Irish Life Assurance plc is regulated by the Central Bank of Ireland.